

Form 132 - 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-10126-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Annie L Evans  
1468 Franklin Street  
Hillside, NJ 07205

Social Security No.:  
xxx-xx-4491

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 3/11/20  
Time: 08:30 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: January 24, 2020

JAN: lc

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Annie L Evans  
 Debtor

Case No. 20-10126-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 132Page 1 of 3  
Total Noticed: 82

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db +Annie L Evans, 1468 Franklin Street, Hillside, NJ 07205-1304  
 518648315 American Express, PO Box 1270, Newark, NJ 07101-1270  
 518648316 American Express, PO Box 7871, Fort Lauderdale, FL 33329  
 518648314 +American Express, PO Box 981537, El Paso, TX 79998-1537  
 518648313 +American Express, Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  
 518648334 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
 (address filed with court: Citicards, 7920 NW 110th Street, Kansas City, MO 64153)  
 518648354 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, Processing Center, Des Moines, IA 50364)  
 518648325 +Chase Bank, PO Box 15369, Wilmington, DE 19850-5369  
 518648324 +Chase Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
 518648326 +Chase Bankcard Center, PO Box 29022, Phoenix, AZ 85038-9022  
 518648327 Chase Bankcard Services, PO Box 659409, San Antonio, TX 78265  
 518648333 +CitiCards, PO Box 6345, The Lakes, NV 88901-0001  
 518648328 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
 518648329 Citibank, PO Box 6077, Sioux Falls, SD 57117-6077  
 518648331 +Citibank/The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  
 518648330 +Citibank/The Home Depot, Attn: Recovery / Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 518648332 +Citicards, PO Box 6500, Sioux Falls, SD 57117-6500  
 518648339 +County of Union, NJ, Office of County Counsel, 10 Elizabethtown Plaza, Elizabeth, NJ 07202-3451  
 518648341 +Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 518648340 +Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
 518648348 +Henry L Evans, 1468 Franklin Street, Hillside, NJ 07205-1304  
 518648352 Hillside Tax Collector, Municipal Bldg. & Hillside Avenue, Hillside, NJ 07205  
 518648353 +Home Depot Credit Services, PO Box 7032, Sioux Falls, SD 57117-7032  
 518648361 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 518648362 +KML Law Group PC, 216 Hadden Avenue, Suite 406, Westmont, NJ 08108-2812  
 518648363 +Macy's, PO Box 8053, Mason, OH 45040-8053  
 518648365 +Macy's, 9111 Duke Blvd., Mason, OH 45040-8999  
 518648364 +Macy's, PO Box 78008, Phoenix, AZ 85062-8008  
 518648374 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 518648368 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 518648371 PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230  
 518648367 +PNC Bank, PO Box 609, Pittsburgh, PA 15230-0609  
 518648370 +PNC Bank, Attn: Customer Service, PO Box 609, Pittsburgh, PA 15230-0609  
 518648369 +PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001  
 518648373 +PNC Bank, PO Box 15137, Wilmington, DE 19886-5137  
 518648366 PNC Bank, PO Box 15397, Wilmington, DE 19886-5397  
 518648375 +PNC Bank, PO Box 8832, Wilmington, DE 19899-8832  
 518648377 +PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 518648379 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820  
 518648378 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703  
 518648380 +Robert A. Delvecchio, ESQ., 405 Lafayette Avenue, Hawthrone, NJ 07506-2519  
 518648381 +Robert A. Delvecchio, ESQ. LLC, PO Box 561, Hawthrone, NJ 07507-0561  
 518648382 +Robert A. Delvecchio, ESQ. PC, 405 Lafayette Avenue, Hawthrone, NJ 07506-2519  
 518648383 +Robert A. Delvecchio, PC, 405 Lafayette Avenue, PO Box 561, Hawthrone, NJ 07507-0561  
 518648384 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245)  
 518648385 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08646-0269  
 518648387 +State of New Jersey, Division of Revenue, PO Box 262, Trenton, NJ 08646-0262  
 518648389 +Synchrony Bank, PO Box 30253, Salt Lake City, UT 84130-0253  
 518648399 TD bank, PO Box 84037, Fortson, GA 31808  
 518648394 +Target, Attn: Bankruptcy, PO Box 9475, Minneapolis, MN 55440-9475  
 518648395 +Target, PO Box 673, Minneapolis, MN 55440-0673  
 518648397 +Target, PO Box 59317, Minneapolis, MN 55459-0317  
 518648400 +Tower Capital Management, PO Box 339, Morristown, NJ 07963-0339  
 518648401 +Tower Capital Management Inc., 10 N Park Place, Morristown, NJ 07960-7106  
 518648404 Township of Hillside, Municipal Building, Liberty & Hillside Avenue, Attn: Tax Collector, Hillside, NJ 07205  
 518648405 Township of Hillside, Tax collector, Munciaapl Building, Hillside, NJ 07205

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2020 00:53:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 25 2020 00:53:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-2

User: admin  
Form ID: 132

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Total Noticed: 82

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518648319 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 25 2020 00:56:30 Capital One, NA,  
Bankruptcy Dept., PO Box 5155, Norcross, GA 30091  
518648323 E-mail/Text: bankruptcy@cavps.com Jan 25 2020 00:53:46 Cavalry Portfolio Services, LLC,  
PO Box 27288, Tempe, AZ 85282  
518648318 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 25 2020 00:55:24 Capital One,  
PO Box 30258, Salt Lake City, UT 84130-0258  
518648317 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 25 2020 00:55:24 Capital One,  
Capital One Retail Services, PO Box 30258, Salt Lake City, UT 84130-0258  
518648320 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 25 2020 00:55:24 Capital One, NA,  
Capital One Bank (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285  
518648321 +E-mail/Text: bankruptcy@cavps.com Jan 25 2020 00:53:46 Cavalry Portfolio Services,  
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
518648322 +E-mail/Text: bankruptcy@cavps.com Jan 25 2020 00:53:46 Cavalry Portfolio Services,  
500 Summit Lake Drive, Valhalla, NY 10595-2322  
518648335 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 25 2020 00:52:55 Comenity, PO Box 183003,  
Columbus, OH 43218-3003  
518648336 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 25 2020 00:52:55 Comenity Bank,  
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
518648338 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 25 2020 00:52:55 Comenity Bank,  
Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
518648337 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 25 2020 00:52:55 Comenity Bank,  
PO Box 182789, Columbus, OH 43218-2789  
518648343 E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover, PO Box 30943,  
Salt Lake City, UT 84130  
518648344 E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover, PO Box 30957,  
Salt Lake City, UT 84130  
518648346 E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover Financial,  
Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850  
518648347 E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover Financial, PO Box 15316,  
Wilmington, DE 19850  
518648342 E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover, PO Box 5044,  
Sandy, UT 84091-5044  
518648345 +E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover, PO Box 30423,  
Salt Lake City, UT 84130-0423  
518648358 E-mail/Text: cio.bnccmail@irs.gov Jan 25 2020 00:52:37 IRS, ACS Support, PO Box 219236,  
Kansas City, MO 64121  
518648388 +E-mail/PDF: gecscedi@recoverycorp.com Jan 25 2020 00:55:18 Synchrony Bank,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
518648391 +E-mail/PDF: gecscedi@recoverycorp.com Jan 25 2020 00:55:18 Synchrony Bank, PO Box 960013,  
Orlando, FL 32896-0013  
518648390 +E-mail/PDF: gecscedi@recoverycorp.com Jan 25 2020 00:55:18 Synchrony Bank, PO Box 965013,  
Orlando, FL 32896-5013  
518648392 +E-mail/PDF: gecscedi@recoverycorp.com Jan 25 2020 00:55:20 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001  
518648393 +E-mail/PDF: gecscedi@recoverycorp.com Jan 25 2020 00:55:18 Synchrony Bank/ JC Penneys,  
PO Box 965007, Orlando, FL 32896-5007  
518648398 E-mail/Text: bankruptcy@td.com Jan 25 2020 00:53:17 TD Bank, PO Box 8400,  
Lewiston, ME 04243

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518648349\* +Henry L Evans, 1468 Franklin Street, Hillside, NJ 07205-1304  
518648350\* +Henry L Evans, 1468 Franklin Street, Hillside, NJ 07205-1304  
518648351\* +Henry L Evans, 1468 Franklin Street, Hillside, NJ 07205-1304  
518648360\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, PO Box 219236, Kansas City, MO 64121)  
518648356\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 57, Bensalem, PA 19020)  
518648357\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Philadelphia, PA 19255-0010)  
518648359\* +IRS, PO Box 804527, Cincinnati, OH 45280-4527  
518648355\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
518648372\* +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
518648376\* +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
518648386\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08646-0245)  
518648403\* +Tower Capital Management LLC, 10 N Park Place, Morristown, NJ 07960-7106  
518648402\* +Tower Capital Management LLC, PO Box 339, Morristown, NJ 07963-0339

District/off: 0312-2

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Form ID: 132

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Total Noticed: 82

Date Rcvd: Jan 24, 2020

518648396 ##+Target, 3701 Wayzata Blvd., Minneapolis, MN 55416-3440

TOTALS: 0, \* 13, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Herbert B. Raymond on behalf of Plaintiff Annie L Evans herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Herbert B. Raymond on behalf of Debtor Annie L Evans herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
Susan B. Fagan-Rodriguez on behalf of Creditor Tower DBW REO VI, LLC sbflesq@optonline.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6